

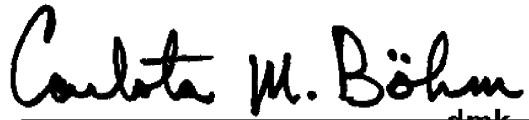
IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF  
PENNSYLVANIA

In Re:	)	
	)	BANKR. NO. 20-20561-CMB
JESSICA R. CAPASSO,	)	
	)	CHAPTER 7
Debtor.	)	
_____	)	
	)	
JESSICA R. CAPASSO,	)	re doc. #127
	)	
Movant/Debtor,	)	
	)	
v.	)	
	)	
U.S. BANK NATIONAL ASSOCIATION,	)	
not in its individual capacity, but solely as	)	
Trustee for RMPT Trust, Series 2021	)	
Cottage-TT-V by its Servicer,	)	
RUSHMORE LOAN MANAGEMENT	)	<b>ENTERED BY DEFAULT</b>
SERVICES, LLC,	)	
	)	
Respondent/Creditor.	)	

**ORDER**

AND NOW, this 28th day of March, 2023, upon consideration of the Motion to Approve Permanent Mortgage Modification Agreement filed by Movant Jessica R. Capasso ("Debtor"), against Respondent U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMPT Trust, Series 2021 Cottage-TT-V by its Servicer, Rushmore Loan Management Services, LLC ("Creditor"), it is hereby ORDERED that said motion is granted, and that the permanent mortgage modification agreement dated February 21, 2023 by and between Debtor and Creditor, a true and correct copy of which is attached to said motion as Exhibit "A", is approved by the Court, said agreement containing the following terms, inter alia:

The mortgage arrearages of \$13,608.86 are held in suspense interest free and payable as a balloon payment at the end of the current mortgage term on September 1, 2047. A note for the arrearages was executed by Debtor's spouse, Jordan P. Hauer, showing the Secretary of Housing and Urban Development as the payee of the balloon payment. A secondary mortgage was executed by Debtor and her spouse showing the Secretary of Housing and Urban Development as the payee of the balloon payment. The original mortgage terms with Land Home Financial Services, Inc. are unaffected, namely, \$157,001.00 was borrowed on August 31, 2017. Note payments are \$772.35 monthly at 4.25% commencing October 1, 2017 for 30 years. The escrow payment is \$352.07 monthly for a total payment of \$1,124.42 monthly with the loan current and due for the April 1, 2023 payment. The mortgage was assigned to Creditor. Debtor and her spouse are aware of and agree to the balloon provision.

Handwritten signature of Carlota M. Böhm in black ink.

CARLOTA M. BÖHM,  
United States Bankruptcy Court

~~dmk~~

FILED  
3/28/23 1:55 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Jessica R Capasso  
Debtor

Case No. 20-20561-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 28, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db	+ Jessica R Capasso, 425 Perry Avenue, Greensburg, PA 15601-4418

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Glenn R. Bartifay	on behalf of Debtor Jessica R Capasso gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com

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User: auto

Page 2 of 2

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Total Noticed: 1

Lauren Moyer

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION lmoyer@friedmanvartolo.com  
bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its  
individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com,  
bankruptcy@friedmanvartolo.com

Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15